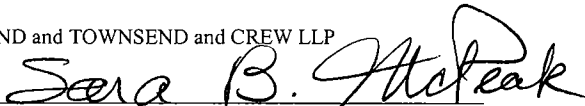


I hereby certify that this correspondence is being filed via
EFS-Web with the United States Patent and Trademark Office
on December 5, 2006.

PATENT
Attorney Docket No.: 026595-007610US

TOWNSEND and TOWNSEND and CREW LLP

By: _____


Sara B. McPeak

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael J. Hafer et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: MONEY TRANSFER
CONVENIENCE CARD, SYSTEMS
AND METHODS

Customer No.: 20350

Confirmation No. 7753

Examiner: Lalita M. Hamilton

Art Unit: 3693

AMENDMENT

Via EFS-Web

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 6, 2006, please enter the following amendments and remarks. The Office's attention is called to the formal interview request filed herewith, and the undersigned respectfully requests a telephonic interview to discuss the substance of the below remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.